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AUTHOR Lind, Marshall L.
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ABSTRACT

This document presents a longitudinal view of the Student Loan Program and the Tuition Grant Program, including both statistical and survey information. Tables one to three contain statistical information on the 1972-73 and 1973-74 Student Loan Programs. Tables four and five cover statistical information on Tuition Grants for 1972-73 and 1973-74. The survey report on Student Loan Programs is covered in tables six to twenty. Survey information includes: 1972-73 class standing; enrollment by degree; student loan by dollar amounts; percent of the total educational costs covered by 1972-73 loans and the means of making up the difference; arrival of (and tardiness of) first-term and second-term in-state and out-of-state checks; satisfaction or dissatisfaction with the delivery of the checks and with the Student Loan Program. Tables twenty to thirty-one cover the survey report of the Tuition Grant Program. Tables include information on: class standing; enrollment by degree; Student Loans and Tuition Grants prior to 1972-73; student loans from federal or other sources; numbers receiving loans for 1972-73; percent of total educational costs covered by 1972-73 tuition grants and means of making up the difference; living plans for after graduation; extent of influence of the Tuition Grant Program; comparison of general satisfaction or dissatisfaction of students with the Tuition Grant and Student Loan Programs. Appendixes follow with general comments. (Author/KE)

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Alaska Student Financial Aid Programs

Annual Report 72-73

ANNUAL REPORT FOR 1972-73
OF THE
STUDENT FINANCIAL AID PROGRAMS

as accepted by the Committee

on

August 16, 1973

Dr. Marshall L. Lind
Commissioner of Education

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STATISTICAL REPORT – STUDENT LOAN PROGRAM

Now that we are into the third year of the Student Loan Program and the second year of the Tuition Grant Program, we can begin to get a bit more of an overview, or perhaps a longitudinal view would express it better.

Table I shows the 1972-73 student loans broken out by graduate and undergraduate, college in-state, and state or region for out-of-state.

The graduate student as in 1971-72, has a heavy percent attending out-of-state which is to be expected. It is undoubtedly more economical for the State to proceed in this fashion rather than try to establish very expensive programs in various professional areas.

With the advent of the Tuition Grant Program, the loan statistics appear to show that for undergraduate students, we are supporting out-of-state undergraduates in larger numbers than in-state. If the tuition grant numbers and amounts were added to the in-state total, that total would jump to 1,490 students for $1,840,232. This clearly establishes the fact that in-state students are helped in larger numbers than out-of-state. In dollar amounts, the out-of-state colleges are considerably more expensive and therefore, the larger cost out-of-state balances against the larger numbers in-state so that the dollar difference is probably not of major significance.

Table II, the 1973-74 August report, shows the continuing pressure on the loan fund as the need develops faster than the size of the funds available. The problem in student aid is that the need is there at the start of the school year and funds available later in the year are often of limited value as many students just cannot start without financial aid. Realizing this and the fact that 20% of the students drop out or cancel during the year, we have over-awarded to help as many as possible. The results are as listed below:

Total awards made	$ 3,355,200.00	
Appropriation	2,952,600.00	
Over-awarded	402,300.00	12.0%
Cancelled to-date	121,250.00	3.6%
	$ 281,050.00	

The remainder of $281,050 must be cancelled before the first name can be taken off the waiting list. The waiting list as of August 8, 1973, contains 278 students who would be awarded $480,300 if funds were available.

TABLE I

1972-73 STUDENT LOANS

COLLEGE OR STATE OR REGION	GRADUATE STUDENT NO.	$	UNDERGRADUATE STUDENT NO.	$	COMBINED NO.	$
U of A - FAIRBANKS	31	67,725	437	537,020	468	604,745
U of A - ANCHORAGE	15	44,200	214	269,959	229	314,159
AMU	2	2,550	43	48,475	45	51,025
SJC	-	-	12	19,550	12	19,550
COMMUNITY COLLEGES	-	-	14	20,000	14	20,000
AK. BUSINESS COLLEGE	-	-	31	64,450	31	64,450
OTHER AK. SCHOOLS	-	-	10	11,950	10	11,950
WASHINGTON, STATE OF	27	98,900	252	403,887	279	502,787
OREGON, STATE OF	25	73,700	115	209,275	140	282,975
CALIFORNIA, STATE OF	11	40,600	56	92,270	67	132,870
HAWAII, STATE OF	2	5,800	18	26,775	20	32,575
MIDWEST REGION	25	90,000	60	100,450	85	190,450
ROCKY MOUNTAIN REGION	5	13,250	176	303,197	181	316,447
SOUTHWEST REGION	13	42,500	65	101,400	78	143,900
NORTHEAST REGION	12	43,850	34	60,675	46	104,525
SOUTHERN REGION	15	47,850	20	30,825	35	78,675
FOREIGN COUNTRIES	3	11,500	5	9,100	8	20,600
SUB-TOTAL - IN-STATE	48	114,475	761	971,404	809	1,085,879
SUB-TOTAL - OUT-OF-STATE	138	467,950	801	1,337,854	939	1,805,804
GRAND TOTAL	**186**	**582,425**	**1562**	**2,309,258**	**1748**	**2,891,683**
				APPROPRIATION		**2,904,600**

TABLE II

1973-74 STUDENT LOAN PROGRAM

CATEGORY	Graduate Students No.	$	Undergraduate Students No.	$	Combined No.	$
RENEWALS	118	410,100	768	1,341,650	886	1,751,750
FROSH	-	-	315	607,800	315	607,800
NEW GRAD.	58	188,950	-	-	58	188,950
OTHER	10	28,600	374	656,850	384	685,450
TOTAL	**186**	**627,650**	**1457**	**2,606,300**	**1643**	**3,233,950**
				As of 8-8-73, on Waiting List No. 278		480,300
				APPROPRIATION		**2,952,900**

In 1971-72, we ran out of funds in the middle of September. In 1972-73, this point was reached in the middle of August and in 1973-74 it happened before the end of the priority period on May 31, 1973. Heavy volumes of requests usually come in during August and September, so unless the students decide it is not worth the paper work, the magnitude of the student need for 1973-74 is yet to be determined.

This greater pressure is not only more students, but also the increased cost of education both in and out of state. Table III (p. 5), compares the first three years of the Student Loan Program. This table shows the number and amount of awards, the average dollar value, and the percent increase in size of loans. It is no wonder that the number of students have dropped from 1748 in 1972-73, to 1643 in 1973-74, when the cost percent increase is 19%. The 1971-72 program was half the size of the other two years so if the number of students was doubled for 1971-72, then the impact of the numerical decrease would be even more apparent and obviously with a cost increase of 32.7% over a two-year period, it could hardly have been different. The increase in students applying is reflected in articles in the national literature in which they indicate that many middle class persons are entering these programs as they feel it is their tax money and therefore they have some right to it. With the result that these families have reduced their parental contribution to a more comfortable level and feel less and less the need to beggar themselves to assure an education for their children.

These tables do not reflect the work volume that, in a final table, is more or less behind the scenes. In 1972-73, the final results show 1748 awards. In actual fact, 2210 awards were made and 462 were cancelled to leave the table total. In addition, 3279 transactions were made in maintaining the awards. Change of college, change in periods of attendance, cancellation of second semester funds, change in financial need, and supplemental requests are all examples of these transactions. With 3279 transactions and 2210 awards made, we thus see that 1069 actions had to be taken over and above the initial awards. In other words, 48.4% of the workload was secondary actions. As near as can be judged, 29.6% of the students caused this extra 48.4% of the work.

TABLE III

STUDENT LOANS
COMPARISON OF FIRST THREE YEARS

	Graduate Students		Undergraduate Students		Combined	
	No.	$	No.	$	No.	$
71-72	91	256,271	990	1,346,887	1081	1,603,158
72-73	186	582,425	1562	2,309,258	1748	2,891,683
73-74	186	627,650	1457	2,606,300	1643	3,233,950

SIZE IN DOLLAR AMOUNT OF AVERAGE LOAN

71-72	$ 2816	$ 1360	$ 1483
72-73	3131	1478	1654
73-74	3374	1789	1968

PERCENT INCREASE IN SIZE OF LOANS

71-72 to 72-73	11.2%	8.7%	11.5%
72-73 to 73-74	7.8%	21.0%	19.0%
71-72 to 73-74	19.8%	31.5%	32.7%

STATISTICAL REPORT – TUITION GRANT PROGRAM

Table IV (p. 7) shows the 1972-73 tuition grants and Table V, the 1973-74 tuition grants. One fact is apparent at the very start. The change in the regulations requiring the student to pay as much as would a student attending a state institution, and the increase in the state fee charges has resulted in a dramatic decrease in part-time students (135 to 11) as in most cases for evening students, the tuition grant award is zero or $10 in which case, it costs more to process the award than the amount of the award itself.

By the start of the second semester in 1972-73, we had made 919 awards totaling 818,498 in tuition grants, but due to the natural attrition of withdrawals, cancellations, and change of plans, this was reduced to 738 students and $754,353 by the time the report was drawn up.

The 1973-74 tuition grant table (V) shows awards running ahead of last year. As a new program last year, on-campus application for tuition grants worked very well. Apparently a percentage of the students never stop to think that we might run out of funds and expect to register for a tuition grant when they enroll. Their luck will be a matter of how many applications come in between the middle of August and the middle of September. The pressure on the tuition grant funds seems to be developing a little later, more like the loan funds in 1971-72 when it was September before the funds ran out.

The increase in tuition at Sheldon Jackson Junior College (and up to a more reasonable level) makes the comparison of Tables IV and V in dollar amounts, somewhat ambiguous.

Some students qualified for both tuition grants and student loans (primarily married) so that we find 7.5% of Alaska Methodist students and 8.7% of Sheldon Jackson students receiving both. Of course there is no forgiveness on the loan which balances out the already forgiven tuition grant.

TABLE IV

1972-73 TUITION GRANTS

Category	Full-Time Students No.	Full-Time Students $	Part-Time Students (Summer School & Mixed) No.	Part-Time Students (Summer School & Mixed) $	Combined No.	Combined $
AMU - Graduate Students	13	16,800	25	8,291	38	25,091
AMU - Undergraduate Students	477	592,900	85	37,550	562	630,450
AMU - TOTAL	490	609,700	110	45,841	600	655,541
SJC - Undergraduate Students	113	93,925	25	4,887	138	98,812
COMBINED TOTALS	**603**	**703,625**	**135**	**50,728**	**738**	**754,353**

TABLE V

1973-74 TUITION GRANTS

	Full-Time Graduate No.	Full-Time Graduate $	Full-Time Undergraduate No.	Full-Time Undergraduate $	Part-Time Graduate No.	Part-Time Graduate $	Part-Time Undergraduate No.	Part-Time Undergraduate $	Combined No.	Combined $
AMU Renewal	2	2,800	188	258,300	4	100	3	878	197	262,078
AMU Frosh	-	-	57	77,700	-	-	-	-	57	77,700
AMU Other	1	1,400	43	58,100	1	20	3	510	48	60,030
AMU Late	1	1,400	106	144,200	1	20	4	730	112	146,350
AMU Total	4	5,600	394	538,300	6	140	10	2,118	414	546,158
SJC Renewal	-	-	19	20,520	-	-	1	270	20	20,790
SJC Frosh	-		23	24,480	-	-	-	-	23	24,480
SJC Other	-	-	10	10,800	-	-	-	-	10	10,800
SJC Late	-	-	40	42,740	-	-	-	-	40	42,740
SJC Total	-	-	92	98,540	-	-	1	270	93	98,810
Grand Total	**4**	**5,600**	**486**	**636,840**	**6**	**140**	**11**	**2,388**	**507**	**644,968**

REPORT ON THE SURVEY OF 1972-73 LOAN RECIPIENTS

In the spring of 1973, all loan holders were mailed an evaluation form (see appendix). No signature was requested. Student response was as follows:

	1971-72	1972-73
In-state responses	44.3%	28.3%
Out-state responses	55.7%	48.0%
Total responses	46.8%	39.1%

Last year 11% more out-of-state students responded than did in-state students. This year, it was 20% more out-of-state students than in-state.

While the overall number replying was satisfactory for this type of survey, I am puzzled by the lower in-state response. Do they take it more for granted or is it just due to higher outside costs that those students are more appreciative? That question mark is as close as I can come to a good guess as to the reason.

The Class Standings (Table VI) has no surprises but does confirm the need for Alaskans to seek graduate study out-of-state.

TABLE VI

STUDENT LOAN PROGRAM
1972-73

CLASS STANDING

	Out-of-State %	In-State %	Total %
FRESHMAN	24.6	22.7	24.0
SOPHOMORE	25.7	26.6	26.0
JUNIOR	18.4	28.4	21.8
SENIOR	8.7	10.9	9.4
GRADUATE	14.6	3.5	10.9
VOCATIONAL-TECHNICAL STUDENTS	7.5	6.6	7.2
NO REPLY	.5	1.3	.7
TOTAL	100.0%	100.0%	100.0%
NUMBER	451	229	680

In Table VII, we find that the bachelor's degree is the one sought by over 70% of the respondents.

TABLE VII

DEGREE OR DIPLOMA WORKING TOWARDS

	Out-of-State %	In-State %	Total %
DOCTORATE	10.9	-0-	7.2
MASTERS	3.3	3.9	3.5
BACHELORS	70.3	76.1	72.2
ASSOCIATE	2.0	3.9	2.7
CERTIFICATE OR DIPLOMA	5.5	2.6	4.6
NO REPLY	8.0	13.5	9.8
TOTAL	100.0%	100.0%	100.0%
NUMBER	451	229	680

Table VIII shows the dollar amount of the loans held. Interesting to note is that only 11.9% obtain the maximum $2500 and the bulk of these were out-of-state students. This probably reflects that with a short supply of money, we have been as hard-nosed as the information on the application permits in making our awards.

TABLE VIII

ALASKA STUDENT LOAN DOLLAR AMOUNTS

	OUT-OF-STATE			IN-STATE			COMBINED		
Dollars	Grad. %	Under-grad. %	Total %	Grad. %	Under-grad. %	Total %	Grad. %	Under-grad. %	Total %
$ 100-500	-0-	3.3	3.3	.4	12.7	13.1	.2	6.5	6.7
$ 501-1000	.7	15.1	15.8	.4	25.4	25.8	.6	18.5	19.1
$1001-1500	.9	16.2	17.1	.9	23.5	24.4	.9	18.7	19.6
$1501-2000	1.6	18.8	20.4	.9	24.9	25.8	1.3	20.9	22.2
$2001-2450	1.1	14.8	15.9	4	4.4	4.8	.9	11.3	12.2
$2500	.7	14.6	15.3	-0-	5.2	5.2	.4	11.5	11.9
$2501-3000	1.1	-0-	1.1	9	-0-	.9	1.0	-0-	1.0
$3001-3500	.9	-0-	.9	-0-	-0-	-0-	.6	-0-	.6
$3501-4000	1.8	-0-	1.8	-0-	-0-	-0-	1.2	-0-	1.2
$4001-4500	3.8	-0-	3.8	-0-	-0-	-0-	2.5	-0-	2.5
$4501-4950	1.1	-0-	1.1	-0-	-0-	-0-	.7	-0-	.7
$5000	.7	-0-	.7	-0-	-0-	-0-	.4	-0-	.4
NO REPLY	.4	2.4	2.8	-0-	-0-	-0-	.3	1.6	1.9
TOTAL	14.8%	85.2%	100.0%	3.9%	96.1%	100.0%	11.0%	89.0%	100.0%
NUMBER	66	385	451	9	220	229	75	605	680

An attempt was made in Table IX to collect the students' estimate of what percent of total educational expenses was covered by their loans. The results appear contaminated by confusing total educational expenses with the allowable items by a percentage of the students. Even so, the bulk of the students (76.4%) list the loan as covering from 21% to 80% of their expenses which is about what one would hope for. It does show a considerable number of students making an effort above the minimum. I am defining minimum effort as the difference between total educational expenses and the allowable items which nationally is about 30%.

TABLE IX

WHAT PERCENT OF THE TOTAL EDUCATIONAL COSTS DID YOUR 72-73 LOAN COVER?

PERCENT COVERED	OUT-OF-STATE %	IN-STATE %	TOTAL %
1-20	5.8	5.7	5.7
21-40	21.7	22.3	21.9
41-60	34.8	22.6	30.8
61-80	23.5	24.0	23.7
81-100	10.0	22.3	14.1
NO REPLY	4.2	3.1	3.8
TOTAL	100.0%	100.0%	100.0%
NUMBER	451	229	680

Table X (p. 12) explored the question of how the students made up the difference between educational costs and their loan. Again, some mixture caused by those who did not distinguish between total educational expenses and the allowable items (tuition, fees, room and board, and books). As the entries on this table are not individual students, but sources of help, many who answered listed more than one source.

It is clear that self-help (summer work, part-time work, etc.) was the largest source used to balance the budget. Parental help was a strong second and except for one entry under scholarships, no other item reached two digits.

TABLE X

HOW DID YOU MAKE UP THE DIFFERENCE BETWEEN THE LOAN AMOUNT AND THE TOTAL EDUCATIONAL COSTS?

OUT-OF-STATE

	1-20	21-40	41-60	61 & over	Total
	%	%	%	%	%
SELF	18.3	22.2	7.9	2.3	50.7
PARENTS	12.0	7.8	3.2	.4	23.4
BIA	-0-	.9	.2	.4	1.5
SPOUSE	.9	.9	.4	.2	2.4
VA	.6	1.3	1.0	-0-	2.9
OTHER LOANS	2.0	2.9	.4	-0-	5.3
SCHOLARSHIPS	5.7	3.9	1.0	.3	10.9
OTHER FEDERAL AID	.7	2.0	.2	-0-	2.9
TOTAL	40.2%	41.9%	14.3%	3.6%	100.0%
Number *	275	287	98	25	685

IN-STATE

SELF	22.4	20.7	8.8	5.3	57.2
PARENTS	9.1	5.6	1.4	-0-	16.1
BIA	-0-	.4	-0-	.4	.7
SPOUSE	1.1	1.1	1.4	.4	3.9
VA	.7	3.2	2.8	.7	7.4
OTHER LOANS	2.5	2.0	.4	-0-	4.9
SCHOLARSHIPS	3.5	2.5	.7	-0-	6.7
OTHER FEDERAL AID	2.1	1.1	-0-	-0-	3.2
TOTAL	41.4%	36.5%	15.4%	6.7%	100.0%
Number *	118	104	44	19	285

COMBINED

SELF	19.5	21.8	8.1	3.2	52.6
PARENTS	11.1	7.1	2.7	.3	21.2
BIA	-0-	.7	.1	.4	1.2
SPOUSE	.9	.9	.7	.2	2.8
VA	.6	1.9	1.6	.2	4.2
OTHER LOANS	2.2	2.7	.4	-0-	5.3
SCHOLARSHIPS	5.1	3.5	.9	.2	9.7
OTHER FEDERAL AID	1.1	1.8	.1	-0-	3.0
TOTAL	40.5%	40.4%	14.6%	4.5%	100.0%
Number *	393	391	142	44	970

*Student can report more than one source

In both 1971-72 and 1972-73, there had been problems outside the department that caused trouble with the arrival of the loan warrants. The steady heavy demand by telephone and letter for word of when the checks were mailed, made it seem likely that we should explore this area. Table XI shows first term arrival and Table XII (p. 14) shows second term. While not under-estimating the problems accruing to a student when his check was late, it would appear that not everybody called us (some days it seemed like it). The base problem in the first semester was the new computer and when the backlog was cleared from the computer all at once, it still created a clerical work flow problem of considerable magnitude to get the warrants to the students. The second term checks showed a marked improvement which was a sign to us that the procedures jointly developed between the financial aid office and the Department of Education's fiscal section were basically sound. The reason the tables are by month of award is to give some idea of check delivery to those who were late in applying or late in getting an award. It seems almost as though the students do not distinguish in all cases, between late award and late arrival. Some of the late arrivals second term were caused by non-return of the record of disbursement and receipt form from the first term as no further checks can be issued without the college's certification of full-time enrollment in good standing.

TABLE XI

ARRIVAL OF FIRST TERM CHECKS - OUT-OF-STATE

CHECKS	JULY %	AUGUST %	SEPT. %	OCT. %	NOV. & LATER %	TOTAL %
ON TIME	57.1	52.1	50.0	66.7	50.0	54.3
SOMEWHAT LATE	31.9	30.2	36.5	13.3	30.4	31.5
EXTREMELY LATE	9.1	15.6	9.5	13.3	16.1	11.5
NO REPLY	1.9	2.1	4.0	6.7	3.6	2.7
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	210	96	74	15	56	451

ARRIVAL OF FIRST TERM CHECKS - IN-STATE

ON TIME	46.0	34.5	43.9	33.3	52.2	42.8
SOMEWHAT LATE	42.4	39.7	38.6	66.7	19.1	39.3
EXTREMELY LATE	5.8	15.5	10.5	-0-	9.5	9.6
NO REPLY	5.8	10.3	7.0	-0-	19.1	8.3
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	87	58	57	6	21	229

TABLE XII

ARRIVAL OF SECOND TERM CHECK - OUT-OF-STATE

CHECKS	JULY %	AUGUST %	SEPT. %	OCT. %	NOV. & LATER %	TOTAL %
ON TIME	80.5	83.3	70.3	86.6	57.1	76.7
SOMEWHAT LATE	11.9	12.5	5.4	-0-	16.1	11.1
EXTREMELY LATE	5.7	2.1	6.8	6.7	3.6	4.9
NO REPLY	1.9	2.1	17.5	6.7	23.2	7.3
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	210	96	74	15	56	451

ARRIVAL OF SECOND TERM CHECK - IN-STATE

ON TIME	82.8	96.6	86.0	100.0	42.9	83.9
SOMEWHAT LATE	8.1	3.4	1.8	-0-	9.5	5.2
EXTREMELY LATE	2.3	-0-	1.8	-0-	-0-	1.3
NO REPLY	6.8	-0-	10.4	-0-	47.6	9.6
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	87	58	57	6	21	229

Tables XIII and XIV (p. 15) explored the number of days late the warrants were received. Not much pattern is apparent, except Alaska check delivery appears slower than to the "lower 48," but this may not be the problem because there is no way to match delivery with actual mailing dates.

TABLE XIII

NUMBER OF DAYS LATE OF FIRST TERM CHECK - OUT-OF-STATE

CHECKS	JULY %	AUGUST %	SEPT. %	OCT. %	NOV. & LATER %	TOTAL %
ON TIME	57.1	52.1	50.0	66.7	50.0	54.4
LATE - 1 WEEK	2.4	7.3	12.2	6.7	8.9	6.0
LATE - 2 WEEKS	13.3	17.7	9.5	-0-	12.5	13.1
LATE - 3 WEEKS	8.6	12.5	8.1	6.7	12.5	9.8
LATE - 4 WEEKS	1.0	-0-	-0-	-0-	-0-	.4
LATE - OVER 4 WEEKS	1.4	1.0	-0-	-0-	-0-	.8
NO REPLY	16.2	9.4	20.2	19.9	16.1	15.5
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	210	96	74	15	56	451

NUMBER OF DAYS LATE OF FIRST TERM CHECK - IN-STATE

ON TIME	46.0	34.5	43.9	33.3	52.3	42.9
LATE - 1 WEEK	6.9	6.9	3.5	-0-	-0-	5.2
LATE - 2 WEEKS	11.5	10.3	7.0	-0-	-0-	8.7
LATE - 3 WEEKS	4.6	10.3	8.8	-0-	4.8	7.0
LATE - 4 WEEKS	6.9	6.9	1.8	50.0	-0-	6.1
LATE - OVER 4 WEEKS	3.5	5.2	7.0	-0-	4.8	4.8
NO REPLY	20.6	25.9	28.0	16.7	38.1	25.3
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	87	58	57	6	21	229

TABLE XIV

NUMBER OF DAYS LATE OF SECOND TERM CHECK - OUT-OF-STATE

CHECKS	JULY %	AUGUST %	SEPT. %	OCT. %	NOV. & LATER %	TOTAL %
ON TIME	80.5	83.3	70.3	86.6	57.1	76.7
LATE - 1 WEEK	1.4	3.1	1.4	-0-	1.8	1.8
LATE - 2 WEEKS	3.8	6.3	2.7	-0-	3.6	4.0
LATE - 3 WEEKS	.5	-0-	1.4	-0-	3.6	.9
LATE - 4 WEEKS	1.4	3.1	2.7	6.7	-0-	2.0
LATE - OVER 4 WEEKS	1.0	-0-	-0-	-0-	-0-	.4
NO REPLY	11.4	4.2	21.5	6.7	33.9	14.2
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	210	96	74	15	56	451

NUMBER OF DAYS LATE OF SECOND TERM CHECK - IN-STATE

ON TIME	82.5	96.6	86.0	100.0	42.9	83.9
LATE - 1 WEEK	1.2	-0-	-0-	-0-	-0-	.4
LATE - 2 WEEKS	3.5	1.7	3.5	-0-	-0-	2.6
LATE - 3 WEEKS	-0-	-0-	-0-	-0-	-0-	-0-
LATE - 4 WEEKS	1.2	-0-	-0-	-0-	-0-	.4
LATE - OVER 4 WEEKS	1.2	-0-	-0-	-0-	4.8	.9
NO REPLY	10.1	1.7	10.5	-0-	52.3	11.8
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
NUMBER	87	58	57	6	21	229

In Table XV, we compare the students' ratings concerning the arrival of the second term check in 1971-72 and 1972-73. It is obvious that the efforts put into upgrading the delivery system had a dramatic improvement between these two years (except when contaminated for first term by computer problems).

TABLE XV

COMPARISON OF STUDENTS' RATINGS CONCERNING ARRIVAL OF SECOND TERM CHECK FOR 1971-72 & 1972-73

1971-72	%	CUM. %	1972-73	%	CUM. %
TIMELY	54.1	54.1	ON TIME	86.1	86.1
NOT TOO BAD	37.0	91.1	SOMEWHAT LATE	9.9	96.0
SO LATE IT CAUSED FINANCIAL HARDSHIP	8.9	100.0	EXTREMELY LATE	4.0	100.0

Interestingly enough in Table XVI, when we asked about the hardship caused by late delivery, it appears that the percent saying "no hardship" is significantly higher than one would expect in terms of the percent reporting late checks. The coping procedures reported in the explanation section in Appendix B give some hint that the students caught between big government and big schools contrived to make out.

TABLE XVI

WHAT HARDSHIP WAS CAUSED BY THE FIRST TERM CHECK?

	OUT-OF-STATE %	IN-STATE %	TOTAL %
NONE	62.3	68.7	64.4
A LITTLE	24.4	21.8	23.5
A LOT	4.9	3.9	4.6
DISASTER	.9	.4	.7
NO REPLY	7.5	5.2	6.8
TOTAL	100.0%	100.0%	100.0%
NUMBER	451	229	680

In Table XVII, we asked the extent to which the students were satisfied with the delivery of the checks. While on hardship they rated "none" as rather high, the overall "very well satisfied" was below the first term arrival percent and vastly below the second term arrival. It may reflect nothing other than the comparison between rating on a five-point versus a three-point schedule. If that is so, then the top two categories on the scale closely approximate the second term rating on arrival.

TABLE XVII

TO WHAT EXTENT WERE YOU SATISFIED OR DISSATISFIED WITH THE DELIVERY OF THE CHECKS?

	OUT-OF-STATE			IN-STATE			COMBINED		
	No.	%	Cum. %	No.	%	Cum. %	No.	%	Cum. %
VERY WELL SATISFIED	207	45.9	45.9	88	38.4	38.4	295	43.4	43.4
WELL SATISFIED	132	29.3	75.2	86	37.6	76.0	218	32.1	75.5
HALF & HALF	61	13.5	88.7	37	16.2	92.2	98	14.4	89.9
SOMEWHAT DISSATISFIED	29	6.4	95.1	16	7.0	99.2	45	6.6	96.5
MUCH DISSATISFIED	13	2.9	98.0	1	.4	99.6	14	2.0	98.5
NO REPLY	9	2.0	100.0	1	.4	100.0	10	1.5	100.0
TOTAL (percent)		100.0%			100.0%			100.0%	
NUMBER	451			229			680		

This year we again asked for the extent to which the students were satisfied or dissatisfied with the student loan program. The answers are reflected in Table XVIII for 1972-73, and in Table XIX comparing 1971-72 with 1972-73. In spite of the check delivery problems, the loan program is rated very highly by the students with only .8 of 1% rating in the bottom two categories, or conversely 97.6% in the top three. In the comparison in Table XIX of 1971-72 versus 1972-73, we are pleased to note a substantial increase in satisfaction ratings. There were 53.4% to 68.3% for "very well satisfied" which is most rewarding to hear after a hard year's work and the cumulative percent for the top two categories from 91.3% to 96.3% is also.

TABLE XVIII

TO WHAT EXTENT WERE YOU SATISIFED OR DISSATISFIED WITH THE STUDENT LOAN PROGRAM?

	OUT-OF-STATE			IN-STATE			COMBINED		
	No.	%	Cum. %	No.	%	Cum. %	No.	%	Cum. %
VERY WELL SATISFIED	324	71.8	71.8	133	58.1	58.1	457	67.2	67.2
WELL SATISFIED	107	23.7	95.5	80	34.9	93.0	187	27.5	94.7
HALF & HALF	7	1.6	97.1	13	5.7	98.7	20	2.9	97.6
SOMEWHAT DISSATISFIED	3	.7	97.8	1	.4	99.1	4	.6	98.2
MUCH DISSATISFIED	1	.2	98.0	-0-	-0-	99.1	1	.2	98.4
NO REPLY	9	2.0	100.0	2	.9	100.0	11	1.6	100.0
TOTAL (percent)		100.0			100.0			100.0	
NUMBER	451			229			680		

TABLE XIX

COMPARISON OF STUDENTS' RATINGS CONCERNING SATISFACTION OR DISSATISFACTION WITH THE STUDENT LOAN PROGRAM

1971-72	%	Cum. %	1972-73	%	Cum. %
VERY WELL SATISFIED	53.4	53.4		68.3	68.3
WELL SATISFIED	37.9	91.3		28.0	96.3
HALF & HALF	6.7	98.0		3.0	99.3
MUCH DISSATISFIED	1.4	99.4		.6	99.9
VERY MUCH DISSATISFIED	.6	100.0		.1	100.0

Major fields of study, explanation of effect of late checks, and comments are found in Appendices A, B, and C.

REPORT OF TUITION GRANT PROGRAM SURVEY 1972-73

1972-73 was the first year of the Tuition Grant Program so there will not be as yet the cross comparisons that are reflected in the Student Loan Program.

Class Standings as in Table XX are not very meaningful for cross comparison between a two-year and a four-year college nor is Table XXI on Degree Enrolled For. As one would expect, the majority are working towards the degree most commonly offered. Those indicating bachelors in the two-year school, are undoubtedly in the transfer program.

TABLE XX

CLASS STANDING

	Alaska Methodist University			Sheldon Jackson College		
	Full-time %	Part-time %	Total %	Full-time %	Part-time %	Total %
FRESHMAN	23.2	1.1	24.3	54.2	4.2	58.3
SOPHOMORE	26.6	-0-	26.6	25.0	-0-	25.0
JUNIOR	26.6	2.2	28.8	-0-	-0-	-0-
SENIOR	11.9	1.7	13.6	-0-	4.2	4.2
GRADUATE	1.1	3.4	4.5	-0-	4.2	4.2
NO REPLY	2.2	-0-	2.2	8.3	-0-	8.3
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

TABLE XXI

DEGREE ENROLLED FOR

	Alaska Methodist University			Sheldon Jackson College		
	Full-time %	Part-time %	Total %	Full-time %	Part-time %	Total %
ASSOCIATE	1.1	-0-	1.1	75.0	4.2	79.2
BACHELORS	86.6	5.6	92.2	12.5	4.2	16.6
GRADUATE	1.1	2.8	3.9	-0-	4.2	4.2
NO REPLY	2.8	-0-	2.8	-0-	-0-	-0-
TOTAL	91.6%	8.4%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

Table XXII shows that the majority had no Alaska student loans prior to 1972-73.

TABLE XXII

ALASKA STUDENT LOANS
(prior to 72-73)

	Alaska Methodist University			Sheldon Jackson College		
	Full-time %	Part-time %	Total %	Full-time %	Part-time %	Total %
NONE	74.0	7.9	81.9	87.5	12.5	100.0
ONE YEAR	8.5	-0-	8.5	-0-	-0-	-0-
TWO YEARS	2.2	-0-	2.2	-0-	-0-	-0-
THREE YEARS	.6	-0-	.6	-0-	-0-	-0-
NO REPLY	6.2	.6	6.8	-0-	-0-	-0-
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

While Table XXIII explores prior Alaska tuition grants (which was really a tuition equalization plan under an earlier law), we find the bulk of the current tuition grant holders were not under this earlier program. In fact, some of the Sheldon Jackson College responses may be in error as the earlier program was in 1970-71

TABLE XXIII

ALASKA TUITION GRANTS
(prior to 72-73)

	Alaska Methodist University			Sheldon Jackson College		
	Full-time %	Part-time %	Total %	Full-time %	Part-time %	Total %
NONE	79.6	6.8	86.4	58.3	12.5	70.8
ONE YEAR	10.2	1.7	11.9	8.4	-0-	8.4
NO REPLY	1.7	-0-	1.7	20.8	-0-	20.8
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

In Table XXIV, we find a high majority who have never obtained a prior loan from federal or other sources.

TABLE XXIV

STUDENT LOANS FROM FEDERAL OR OTHER SOURCES (prior to 72-73)

	Alaska Methodist University			Sheldon Jackson College		
	Full-time %	Part-time %	Total %	Full-time %	Part-time %	Total %
NONE	73.0	6.3	79.3	75.0	8.3	83.3
ONE YEAR	9.6	2.2	11.8	4.2	4.2	8.4
TWO YEARS	5.6	-0-	5.6	4.2	-0-	4.2
THREE YEARS	1.1	-0-	1.1	-0-	-0-	-0-
NO REPLY	2.2	-0-	2.2	4.2	-0-	4.2
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

In survey returns with small samples, Table XXV indicates the typical problem that results as the number responding to "did you receive an Alaska student loan in 72-73" is considerably higher (7.5% to 13.6% for AMU) than those actually receiving both, which I suppose might indicate that those receiving both, realized the value to them and therefore a larger percent responded.

TABLE XXV

DID YOU RECEIVE AN ALASKA STUDENT *LOAN* FOR 72-73?

	Alaska Methodist University			Sheldon Jackson College		
	Full-time %	Part-time %	Total %	Full-time %	Part-time %	Total %
NONE	76.2	8.5	84.7	79.1	12.5	91.6
YES	13.6	-0-	13.6	4.2	-0-	4.2
NO REPLY	1.7	-0-	1.7	4.2	-0-	4.2
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

With Table XXVI, we tabulated the percent of total educational costs that were covered by the tuition grant. The 54.2% that reported answered 40% or less. In the student loan survey on this same question, only 27.6 reported 40% or less covered. Some apparently confused total expenses with tuition, otherwise they could not have answered as they did.

TABLE XXVI

WHAT PERCENT OF YOUR TOTAL EDUCATIONAL COSTS DID YOUR 72-73 TUITION GRANT COVER?

	Alaska Methodist University			Sheldon Jackson College		
Percent Covered	Full-time %	Part-time %	Total %	Full-time %	Part-time %	Total %
1-20	2.3	-0	2.3	16.7	-0-	16.7
21-40	29.4	.6	30.0	37.5	-0-	37.5
41-60	24.3	.6	24.9	8.3	-0-	8.3
61-80	23.1	2.8	25.9	4.2	-0-	4.2
81-100	2.8	3.9	6.7	8.3	12.5	20.8
NO REPLY	9.6	.6	10.2	12.5	-0-	12.5
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

The difference between tuition grant amount and total educational costs is explored in Table XXVII (p. 22). We find some differences here when compared to student loan recipients. While over 50% of support came for "self" for student loan holders, only 26.6% (AMU) and 13.6% (SJC) came from this source. The student loan holders show self and parents as the major factor but in the tuition grant; it shows BIA assistance in second place for AMU and first place for SJC. It would seem to indicate that both these schools are doing an excellent job of recruiting the native students.

TABLE XXVII

HOW DID YOU MAKE UP THE DIFFERENCE BETWEEN TUITION GRANT AMOUNT AND YOUR TOTAL EDUCATIONAL COSTS?

ALASKA METHODIST UNIVERSITY
(Full-time)

SOURCES	1-20 %	21-40 %	41-60 %	61 & Over %	TOTAL %
SELF	10.3	10.8	4.0	1.4	26.6
PARENTS	4.0	4.9	2.7	1.8	13.4
BIA	.4	4.9	6.8	3.1	15.2
SPOUSE	.4	1.8	.4	-0-	2.6
VA	.9	2.7	-0-	-0-	3.6
STATE LOAN	.9	2.2	2.2	-0-	5.3
OTHER LOANS	3.6	8.1	1.4	-0-	13.1
SCHOLARSHIPS	2.7	5.4	-0-	-0-	8.1
OTHER FEDERAL AID	7.7	4.5	-0-	-0-	12.1
TOTAL	30.9%	45.3%	17.5%	6.3%	100.0%
NUMBER**	69	101	39	14	223

**More than one source could be checked by student

SHELDON JACKSON COLLEGE
(Full-time)

SOURCES	1-20 %	21-40 %	41-60 %	61 & Over %	TOTAL %
SELF	-0-	13.6	-0-	-0-	13.6
PARENTS	-0-	-0-	4.6	-0-	4.6
BIA	4.6	4.6	4.6	13.6	27.3
SPOUSE	-0-	-0-	-0-	4.6	4.6
VA	-0-	-0-	9.1	-0-	9.1
STATE LOAN	-0-	-0-	4.6	-0-	4.6
OTHER LOANS	-0-	-0-	-0-	-0-	-0-
SCHOLARSHIPS	13.6	4.6	4.6	-0-	22.7
OTHER FEDERAL AID	9.1	4.6	-0-	-0-	13.6
TOTAL	27.3%	27.3%	27.3%	18.2%	100.0%
NUMBER**	6	6	6	4	22

**More than one source could be checked by student

Table XXVIII explores residence plans after graduation. The bulk of the students seem to feel that they will remain in Alaska.

TABLE XXVIII

LIVING PLANS AFTER GRADUATION

	Alaska Methodist University			Sheldon Jackson College		
	Full-time	Part-time	Total	Full-time	Part-time	Total
	%	%	%	%	%	%
ALASKA	75.1	7.9	83.0	62.5	12.5	75.0
UNDECIDED	15.3	.6	15.9	12.5	-0-	12.5
OUT-OF-STATE	1.1	-0-	1.1	-0-	-0-	-0-
NO REPLY	-0-	-0-	-0-	12.5	-0-	12.5
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

The question of the extent to which the Tuition Grant Program influenced their choice of colleges was explored and reported in Table XXIX. Somewhat slightly more than one-half indicated that it had a great deal of influence.

TABLE XXIX

TO WHAT EXTENT DID THE TUITION GRANT PROGRAM INFLUENCE YOUR CHOICE OF COLLEGE?

	Alaska Methodist University			Sheldon Jackson College		
	Full-time	Part-time	Total	Full-time	Part-time	Total
	%	%	%	%	%	%
A GREAT DEAL	57.1	3.4	60.5	50.0	-0-	50.0
SOMEWHAT	14.7	1.7	16.4	20.8	4.2	25.0
NOT AT ALL	15.2	3.4	18.6	16.7	8.3	25.0
NO REPLY	4.5	-0-	4.5	-0-	-0-	-0-
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

The question of the extent to which the students were satisfied or dissatisfied with the Tuition Grant Program was reported in Table XXX. There was no one in either school who was "much dissatisfied" and only 1.1% from AMU and 4.2% from SJC who were "somewhat dissatisfied" (due to small sample size of SJC, this is only one [1] student). So while I would like this year to raise the percent in the top category, I cannot help but feel that the overall rating was quite satisfactory for the first year of the Tuition Grant Program.

TABLE XXX

ARE YOU GENERALLY SATISFIED OR DISSATISFIED WITH THE TUITION GRANT PROGRAM?

	Alaska Methodist University			Sheldon Jackson College		
	Full-time	Part-time	Total	Full-time	Part-time	Total
	%	%	%	%	%	%
COMPLETELY SATISFIED	58.2	7.4	65.6	45.7	12.5	58.2
WELL SATISFIED	27.1	1.1	28.2	29.2	-0-	29.2
HALF AND HALF	4.0	-0-	4.0	4.2	-0-	4.2
SOMEWHAT DISSATISFIED	1.1	-0-	1.1	4.2	-0-	4.2
MUCH DISSATISFIED	-0-	-0-	-0-	-0-	-0-	-0-
NO REPLY	1.1	-0-	1.1	4.2	-0-	4.2
TOTAL	91.5%	8.5%	100.0%	87.5%	12.5%	100.0%
NUMBER	162	15	177	21	3	24

Table XXXI puts side by side, the satisfaction ratings for the Tuition Grant and Student Loan Programs for 1972-73. The variations are not large enough to have statistical significance but they do show all in the 90% range when the top three categories are matched in the cumulative percent columns.

TABLE XXXI

COMPARISON OF GENERAL SATISFACTION OR DISSATISFACTION OF THE STUDENTS IN THE TUITION GRANT AND STUDENT LOAN PROGRAMS

	GRANTS				LOANS			
	AMU		SJC		OUTSIDE		INSIDE	
	%	Cum. %	%	Cum. %	%	Cum. %	%	Cum. %
VERY WELL SATISFIED	65.6	65.6	58.2	58.2	71.8	71.8	58.1	58.1
WELL SATISFIED	28.2	93.8	29.2	87.4	23.7	95.5	34.9	93.0
HALF AND HALF	4.0	97.8	4.2	91.6	1.6	97.1	5.7	98.7
MUCH DISSATISFIED	1.1	98.9	4.2	95.8	.7	97.8	.4	99.1
VERY MUCH DISSATISFIED	-0-	98.9	-0-	95.8	.2	98.0	-0-	99.1
NO REPLY	1.1	100.0	4.2	100.0	2.0	100.0	.9	100.0

Appendix D summarizes the comments on the questionnaires for the tuition grant respondents.

APPENDIX A

MAJOR FIELDS OF STUDY

FIELD	LOAN PROGRAM		GRANT PROGRAM	
	In-State %	Out-of-State %	AMU %	SJC %
Art	-0-	1.1	3.4	-0-
Behavioral Science (Psy., Soc., etc.)	11.4	7.8	14.1	-0-
Business (Econ., Management, etc.)	17.5	14.4	9.0	20.8
Ecology (fish, forest, etc.)	6.6	1.6	-0-	8.3
Education	14.4	11.4	17.0	8.3
Engineer (civil, architecture, etc.)	7.4	8.0	-0-	4.2
English (Journalism, communications, etc.)	3.5	2.4	2.8	-0-
Healing Arts	2.6	5.5	23.8	-0-
Home Economics (foods, nutrition, etc.)	1.3	1.8	-0-	-0-
Humanities (Liberal Arts, Soc. Science,)	1.7	9.1	11.3	12.5
Law	-0-	6.7	-0-	-0-
Performing Arts	1.7	2.9	1.7	-0-
Pre-healing Arts	-0-	3.8	-0-	-0-
Pre-Law	-0-	1.6	-0-	-0-
Science and Math	17.0	7.8	9.0	16.7
Misc., collegiate	1.3	2.7	1.1	4.2
Misc., voc-tech	5.7	4.9	-0-	20.8
Interim	3.1	2.9	3.4	-0-
No reply	4.8	3.6	3.4	4.2
TOTAL	100.0%	100.0%	100.0%	100.0%
Number	229	451	177	24

APPENDIX B

EXPLAIN HOW LATE CHECKS AFFECTED YOU

TYPES OF COMMENTS	No. OUT-OF-STATE	No. IN-STATE
Very timely with check; No trouble; Don't think service could be better; How could help of any kind be hardship.	12	5
Had to take out emergency loan; Had to borrow money to live on; Borrowed from parents; Emergency loan based on verified State loan.	35	27
Had to pay a late fee; Had to pay interest on amount due; "I am suspicious of the school that they may have waylaid it forcing me to pay their usurious interest."	17	1
College put me on deferred payment; Had to petition for extension of payment; Convinced them check was coming; Accepted documentation that check was coming.	31	16
Had to spend savings; Had earnings that tided me over; Only necessary to rejuggle finances; Used up reserve funds; Used money planned for second semester.	20	4
Some trouble getting through registration; Slight inconvenience at registration; Made registration complicated; Couldn't register till I made financial arrangements; Not officially student till it arrived.	10	6
Ate a lot of beans; Grocery money needed; Rent due, landlord jumpy; Had to pay for books; Could not get meal ticket.	10	16
College lost check for awhile; Much of problem was college fumbling.	8	-0-
Due to computer; Helped to know it was the computer.	11	2
I listed wrong date; Changed school at last minute; I didn't send forms back promptly; Applied late; Fees raised and underestimated.	8	1
Embarrassed by inability to pay; Got tired of apologizing.	2	1
Nervous strain; Worrying; A little worry.	6	-0-

APPENDIX C

COMMENTS ON STUDENT LOAN PROGRAM

COMMENTS	No. OUT-OF-STATE	No. IN-STATE
Correct delivery date - deliver on time Late checks a problem - mail earlier	29	13
Administered well - keep up excellent program Feel lucky these funds are available Correspondence has been promptly and pleasantly answered	31	12
Loan less than requested - wanted larger amount Loan does not cover enough items Maximum loan hardship to those wanting to accelerate Allow more for married students	11	18
Against cutting off forgiveness If no forgiveness, then no interest	4	13
Without program could not afford college Great foresight on part of state	19	7
Notification of awards should be earlier Always a sweat waiting for the legislature to appropriate	5	3

APPENDIX D

COMMENTS ON TUITION GRANT PROGRAM

COMMENTS	No. AMU	No. SJC
Very lucky to get such benefits Big help for so many Could not have attended without it Allows students to obtain an education Many friends have returned to college because of program	69	13
Allows freedom of choice in college attended Program must be continued Money into private college well worth it Can stay in Alaska and have choice of college Enables all to have higher education	40	5
Grant should cover more of expenses Still a big amount for student's share	4	1
Need summer school grant money Help with summer school so can finish college faster	5	-0-
Program handled well Not a complicated system Paper work simple Well implemented, avoids red tape	9	2
Requires student to pay enough so that he appreciates cost of an education	5	-0-